

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 17-28854-CMG  
Chapter: 7  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elina Krasnova  
11 Scott Dr  
Morganville, NJ 07751-1024

Gennadiy Tranis  
11 Scott Dr  
Morganville, NJ 07751-1024

Social Security No.:

xxx-xx-8470

xxx-xx-4730

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after February 19, 2019 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: January 18, 2019

JAN: gan

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Elina Krasnova  
 Gennadiy Tranis  
 Debtors

Case No. 17-28854-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: clsnodsc

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Jan 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2019.

db/jdb Elina Krasnova, Gennadiy Tranis, 11 Scott Dr, Morganville, NJ 07751-1024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 19 2019 00:03:09 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 19 2019 00:03:07 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
 Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for New  
 Century Alternative Mortgage Loan Trust 2006-ALT2 cwohrlab@logs.com,  
 njbankruptcynotifications@logs.com  
 Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Edward Hanratty on behalf of Debtor Elina Krasnova thanratty@tomeslawfirm.com,  
 ftomes@tomeslawfirm.com/G17018@notify.cincompass.com/meg@tomeslawfirm.com/arely@tomeslawfirm.com  
 Edward Hanratty on behalf of Plaintiff Elina Krasnova thanratty@tomeslawfirm.com,  
 ftomes@tomeslawfirm.com/G17018@notify.cincompass.com/meg@tomeslawfirm.com/arely@tomeslawfirm.com  
 Edward Hanratty on behalf of Defendant Wells Fargo Home Mortgage thanratty@tomeslawfirm.com,  
 ftomes@tomeslawfirm.com/G17018@notify.cincompass.com/meg@tomeslawfirm.com/arely@tomeslawfirm.com  
 Edward Nathan Vaisman on behalf of Debtor Elina Krasnova vaismanlaw@gmail.com,  
 G20495@notify.cincompass.com  
 Edward Nathan Vaisman on behalf of Joint Debtor Gennadiy Tranis vaismanlaw@gmail.com,  
 G20495@notify.cincompass.com  
 Krystin Miranda Kane on behalf of Creditor U.S. Bank National Association, as Trustee for New  
 Century Alternative Mortgage Loan Trust 2006-ALT2 krallex@logs.com  
 Lauren Silver Zabel on behalf of Defendant Wells Fargo Home Mortgage lzabel@reedsmith.com  
 Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12